



HEALTH INSURANCE ISSUERS SEEKING QHP CERTIFICATION FOR 2015

SAMPLE RATE SCENARIOS FOR INDIVIDUAL MARKET COVERAGE

Health insurance premiums in the individual market are based on age, family size, tobacco use, geographic location and the plan's metal level*. Given the wide range of options that result from rating based on these factors, the Department has prepared sample rate scenarios to assist consumers and interested parties as they prepare for the upcoming Open Enrollment Period.

These scenarios are based on the plans that can be purchased in the Federally-facilitated Exchange called the Health Insurance Marketplace¹ for the individual market. They include the number of plans available by metal level along with the premium for the lowest priced plan ("Min. Premium"), the premium for the highest priced plan ("Max. Premium"), and the average premium across all plans in that metal level. This information is provided for each health insurance issuer as well as across all issuers offering plans in a given metal level. Finally, the information in the given scenario is compared for the plans that are currently available through the Health Insurance Marketplace for the 2014 calendar year as well as those that are seeking Qualified Health Plan (QHP) certification to be available on the Health Insurance Marketplace for 2015. Because not all plans are available in every county, these scenarios will only provide information for those plans that are offered in the county listed.

This document includes sample rates for the following scenario:
Single Adult, Age 60, No Tobacco Use

Living in one of the following counties:
Charleston, Horry, Greenville, Richland, or York County

Additional scenarios will be published on the Department's ACA webpage. Consumers and interested parties are encouraged to review the additional resources and materials that have already been published, which are all available on the ACA webpage (<http://www.doi.sc.gov/798/Affordable-Care-Act>), and to check the website often for future updates.

It is important to note that this information is for educational purposes only and actual prices may vary based upon individual circumstances. All 2015 products – on and off the Exchange – will be available for purchase during the Open Enrollment Period that begins November 15th for coverage effective as soon as January 1, 2015.

In general, plans with lower premiums tend to have higher out of pocket costs and plans with higher premiums tend to have lower out of pocket costs, particularly when comparing plans offered by the same health insurance issuer. The premium is also impacted by other factors, though, so consumers are strongly encouraged to consider the following when purchasing health insurance coverage:

- ✓ **Cost sharing provisions, including the deductible, out of pocket maximum, copays and coinsurance**
- ✓ **Plan type**
- ✓ **Provider network**
- ✓ **Prescription drug formulary**
- ✓ **Benefit limitations or restrictions on coverage**

Rating Area 10 (Charleston County)
Single Adult, Age 60, No Tobacco Use

Platinum Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	-	-	-	-	-	-	-	-
BlueChoice HealthPlan	-	-	-	-	-	-	-	-
Consumers' Choice Health Insurance Company	-	-	-	-	-	-	-	-
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	-	-	-	-
Time Insurance Company	-	-	-	-	1	\$ 1,453.48	\$ 1,453.48	\$ 1,453.48
All Platinum Plans Offered in Rating Area Through the Exchange	-	-	-	-	1	\$ 1,453.48	\$ 1,453.48	\$ 1,453.48

Gold Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 775.61	\$ 782.82	\$ 779.22	4	\$ 719.40	\$ 739.18	\$ 728.01
BlueChoice HealthPlan	1	\$ 786.58	\$ 786.58	\$ 786.58	4	\$ 720.85	\$ 734.98	\$ 727.82
Consumers' Choice Health Insurance Company	2	\$ 610.75	\$ 641.17	\$ 625.96	3	\$ 587.10	\$ 632.13	\$ 609.35
Coventry Health Care of the Carolinas, Inc.	1	\$ 668.02	\$ 668.02	\$ 668.02	1	\$ 758.30	\$ 758.30	\$ 758.30
Time Insurance Company	-	-	-	-	1	\$ 1,271.78	\$ 1,271.78	\$ 1,271.78
All Gold Plans Offered in Rating Area Through the Exchange	6	\$ 610.75	\$ 786.58	\$ 710.83	13	\$ 587.10	\$ 1,271.78	\$ 744.73

Silver Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	4	\$ 652.99	\$ 704.87	\$ 675.53	8	\$ 585.01	\$ 665.07	\$ 626.21
BlueChoice HealthPlan	5	\$ 655.76	\$ 681.58	\$ 665.15	12	\$ 578.06	\$ 642.32	\$ 614.37
Consumers' Choice Health Insurance Company	3	\$ 507.27	\$ 531.73	\$ 517.53	6	\$ 497.55	\$ 552.65	\$ 524.92
Coventry Health Care of the Carolinas, Inc.	1	\$ 596.32	\$ 596.32	\$ 596.32	2	\$ 638.88	\$ 658.04	\$ 648.46
Time Insurance Company	-	-	-	-	2	\$ 1,036.72	\$ 1,056.23	\$ 1,046.48
All Silver Plans Offered in Rating Area Through the Exchange	13	\$ 507.27	\$ 704.87	\$ 628.98	30	\$ 497.55	\$ 1,056.23	\$ 630.72

Bronze Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 582.71	\$ 591.47	\$ 587.09	5	\$ 543.18	\$ 563.96	\$ 549.21
BlueChoice HealthPlan	3	\$ 564.43	\$ 616.29	\$ 587.13	6	\$ 536.57	\$ 567.98	\$ 544.25
Consumers' Choice Health Insurance Company	2	\$ 407.94	\$ 423.39	\$ 415.67	3	\$ 378.33	\$ 398.99	\$ 389.28
Coventry Health Care of the Carolinas, Inc.	2	\$ 453.75	\$ 483.91	\$ 468.83	2	\$ 488.66	\$ 533.40	\$ 511.03
Time Insurance Company	-	-	-	-	2	\$ 870.43	\$ 901.21	\$ 885.82
All Bronze Plans Offered in Rating Area Through the Exchange	9	\$ 407.94	\$ 616.29	\$ 522.73	18	\$ 378.33	\$ 901.21	\$ 554.06

Notes:

The above information is based upon data submitted by the individual carriers to the SC Department of Insurance as a part of their rate filings. It is for educational purposes only and does not take into account individual circumstances that may impact final premiums charged.

Time Insurance Company did not participate in the Federal Exchange in 2014.

Rating Area 23 (Greenville County)
Single Adult, Age 60, No Tobacco Use

Platinum Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	-	-	-	-	-	-	-	-
BlueChoice HealthPlan	-	-	-	-	-	-	-	-
Consumers' Choice Health Insurance Company	-	-	-	-	-	-	-	-
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	-	-	-	-
Time Insurance Company	-	-	-	-	1	\$ 1,413.80	\$ 1,413.80	\$ 1,413.80
All Platinum Plans Offered in Rating Area Through the Exchange	-	-	-	-	1	\$ 1,413.80	\$ 1,413.80	\$ 1,413.80

Gold Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 735.00	\$ 741.83	\$ 738.42	4	\$ 728.44	\$ 748.46	\$ 737.16
BlueChoice HealthPlan	1	\$ 745.39	\$ 745.39	\$ 745.39	4	\$ 729.91	\$ 744.21	\$ 736.96
Consumers' Choice Health Insurance Company	2	\$ 737.22	\$ 773.95	\$ 755.59	3	\$ 684.40	\$ 736.91	\$ 710.35
Coventry Health Care of the Carolinas, Inc.	1	\$ 632.10	\$ 632.10	\$ 632.10	1	\$ 696.67	\$ 696.67	\$ 696.67
Time Insurance Company	-	-	-	-	1	\$ 1,237.10	\$ 1,237.10	\$ 1,237.10
All Gold Plans Offered in Rating Area Through the Exchange	6	\$ 632.10	\$ 773.95	\$ 727.58	13	\$ 684.40	\$ 1,237.10	\$ 766.25

Silver Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	4	\$ 618.79	\$ 667.96	\$ 640.16	8	\$ 592.36	\$ 673.43	\$ 634.08
BlueChoice HealthPlan	5	\$ 621.42	\$ 645.89	\$ 630.32	12	\$ 585.33	\$ 650.39	\$ 622.09
Consumers' Choice Health Insurance Company	3	\$ 612.31	\$ 641.84	\$ 624.70	6	\$ 580.01	\$ 644.25	\$ 611.93
Coventry Health Care of the Carolinas, Inc.	1	\$ 559.57	\$ 559.57	\$ 559.57	2	\$ 586.95	\$ 604.56	\$ 595.76
Time Insurance Company	-	-	-	-	2	\$ 1,008.44	\$ 1,027.41	\$ 1,017.93
All Silver Plans Offered in Rating Area Through the Exchange	13	\$ 559.57	\$ 667.96	\$ 626.61	30	\$ 580.01	\$ 1,027.41	\$ 647.89

Bronze Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 552.19	\$ 560.50	\$ 556.35	5	\$ 550.00	\$ 571.05	\$ 556.11
BlueChoice HealthPlan	3	\$ 534.87	\$ 584.01	\$ 556.38	6	\$ 543.31	\$ 575.12	\$ 551.09
Consumers' Choice Health Insurance Company	2	\$ 492.42	\$ 511.06	\$ 501.74	3	\$ 441.03	\$ 465.12	\$ 453.80
Coventry Health Care of the Carolinas, Inc.	2	\$ 428.30	\$ 453.36	\$ 440.83	2	\$ 448.94	\$ 490.05	\$ 469.50
Time Insurance Company	-	-	-	-	2	\$ 846.69	\$ 876.65	\$ 861.67
All Bronze Plans Offered in Rating Area Through the Exchange	9	\$ 428.30	\$ 584.01	\$ 518.55	18	\$ 441.03	\$ 876.65	\$ 561.71

Notes:

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Time Insurance Company did not participate in the Federal Exchange in 2014.

Rating Area 26 (Horry County)
Single Adult, Age 60, No Tobacco Use

Platinum Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	-	-	-	-	-	-	-	-
BlueChoice HealthPlan	-	-	-	-	-	-	-	-
Consumers' Choice Health Insurance Company	-	-	-	-	-	-	-	-
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	-	-	-	-
Time Insurance Company	-	-	-	-	1	\$ 1,509.36	\$ 1,509.36	\$ 1,509.36
All Platinum Plans Offered in Rating Area Through the Exchange	-	-	-	-	1	\$ 1,509.36	\$ 1,509.36	\$ 1,509.36

Gold Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 752.40	\$ 759.40	\$ 755.90	4	\$ 720.15	\$ 739.95	\$ 728.77
BlueChoice HealthPlan	1	\$ 763.04	\$ 763.04	\$ 763.04	4	\$ 721.61	\$ 735.75	\$ 728.58
Consumers' Choice Health Insurance Company	2	\$ 668.52	\$ 701.82	\$ 685.17	3	\$ 644.18	\$ 693.60	\$ 668.60
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	-	-	-	-
Time Insurance Company	-	-	-	-	1	\$ 1,320.66	\$ 1,320.66	\$ 1,320.66
All Gold Plans Offered in Rating Area Through the Exchange	5	\$ 668.52	\$ 763.04	\$ 729.04	12	\$ 644.18	\$ 1,320.66	\$ 762.99

Silver Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	4	\$ 633.45	\$ 683.78	\$ 655.32	8	\$ 585.62	\$ 665.77	\$ 626.87
BlueChoice HealthPlan	5	\$ 636.14	\$ 661.19	\$ 645.25	12	\$ 578.67	\$ 642.99	\$ 615.01
Consumers' Choice Health Insurance Company	3	\$ 555.25	\$ 582.03	\$ 566.49	6	\$ 545.93	\$ 606.39	\$ 575.97
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	-	-	-	-
Time Insurance Company	-	-	-	-	2	\$ 1,076.56	\$ 1,096.84	\$ 1,086.70
All Silver Plans Offered in Rating Area Through the Exchange	12	\$ 555.25	\$ 683.78	\$ 628.91	28	\$ 545.93	\$ 1,096.84	\$ 643.72

Bronze Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 565.27	\$ 573.77	\$ 569.52	5	\$ 543.75	\$ 564.56	\$ 549.79
BlueChoice HealthPlan	3	\$ 547.54	\$ 597.84	\$ 569.56	6	\$ 537.13	\$ 568.58	\$ 544.82
Consumers' Choice Health Insurance Company	2	\$ 446.53	\$ 463.44	\$ 454.99	3	\$ 415.11	\$ 437.79	\$ 427.13
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	-	-	-	-
Time Insurance Company	-	-	-	-	2	\$ 903.92	\$ 935.87	\$ 919.90
All Bronze Plans Offered in Rating Area Through the Exchange	7	\$ 446.53	\$ 597.84	\$ 536.81	16	\$ 415.11	\$ 935.87	\$ 571.19

Notes:

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Time Insurance Company did not participate in the Federal Exchange in 2014.

Rating Area 40 (Richland County)
Single Adult, Age 60, No Tobacco Use

Platinum Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	-	-	-	-	-	-	-	-
BlueChoice HealthPlan	-	-	-	-	-	-	-	-
Consumers' Choice Health Insurance Company	-	-	-	-	-	-	-	-
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	-	-	-	-
Time Insurance Company	-	-	-	-	1	\$ 1,509.36	\$ 1,509.36	\$ 1,509.36
All Platinum Plans Offered in Rating Area Through the Exchange	-	-	-	-	1	\$ 1,509.36	\$ 1,509.36	\$ 1,509.36

Gold Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 833.64	\$ 841.39	\$ 837.52	4	\$ 782.30	\$ 803.80	\$ 791.67
BlueChoice HealthPlan	1	\$ 845.43	\$ 845.43	\$ 845.43	4	\$ 783.88	\$ 799.24	\$ 791.46
Consumers' Choice Health Insurance Company	2	\$ 686.96	\$ 721.18	\$ 704.07	3	\$ 663.64	\$ 714.56	\$ 688.80
Coventry Health Care of the Carolinas, Inc.	1	\$ 632.46	\$ 632.46	\$ 632.46	1	\$ 704.98	\$ 704.98	\$ 704.98
Time Insurance Company	-	-	-	-	1	\$ 1,320.66	\$ 1,320.66	\$ 1,320.66
All Gold Plans Offered in Rating Area Through the Exchange	6	\$ 632.46	\$ 845.43	\$ 760.18	13	\$ 663.64	\$ 1,320.66	\$ 801.89

Silver Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	4	\$ 701.84	\$ 757.61	\$ 726.07	8	\$ 636.16	\$ 723.22	\$ 680.96
BlueChoice HealthPlan	5	\$ 704.82	\$ 732.58	\$ 714.91	12	\$ 628.61	\$ 698.48	\$ 668.08
Consumers' Choice Health Insurance Company	3	\$ 570.56	\$ 598.08	\$ 582.11	6	\$ 562.42	\$ 624.71	\$ 593.37
Coventry Health Care of the Carolinas, Inc.	1	\$ 564.26	\$ 564.26	\$ 564.26	2	\$ 593.96	\$ 611.78	\$ 602.87
Time Insurance Company	-	-	-	-	2	\$ 1,076.56	\$ 1,096.84	\$ 1,086.70
All Silver Plans Offered in Rating Area Through the Exchange	13	\$ 564.26	\$ 757.61	\$ 676.11	30	\$ 562.42	\$ 1,096.84	\$ 680.14

Bronze Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 626.30	\$ 635.72	\$ 631.01	5	\$ 590.67	\$ 613.28	\$ 597.23
BlueChoice HealthPlan	3	\$ 606.65	\$ 662.39	\$ 631.05	6	\$ 583.48	\$ 617.64	\$ 591.84
Consumers' Choice Health Insurance Company	2	\$ 458.85	\$ 476.22	\$ 467.54	3	\$ 427.66	\$ 451.02	\$ 440.04
Coventry Health Care of the Carolinas, Inc.	2	\$ 428.68	\$ 457.69	\$ 443.19	2	\$ 454.30	\$ 495.90	\$ 475.10
Time Insurance Company	-	-	-	-	2	\$ 903.92	\$ 935.87	\$ 919.90
All Bronze Plans Offered in Rating Area Through the Exchange	9	\$ 428.68	\$ 662.39	\$ 552.96	18	\$ 427.66	\$ 935.87	\$ 591.52

Notes:

The above information is based upon data submitted by the individual carriers to the SC Department of Insurance as a part of their rate filings. It is for educational purposes only and does not take into account individual circumstances that may impact final premiums charged.

Time Insurance Company did not participate in the Federal Exchange in 2014.

Rating Area 46 (York County)
Single Adult, Age 60, No Tobacco Use

Platinum Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	-	-	-	-	-	-	-	-
BlueChoice HealthPlan	-	-	-	-	-	-	-	-
Consumers' Choice Health Insurance Company	-	-	-	-	-	-	-	-
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	-	-	-	-
Time Insurance Company	-	-	-	-	1	\$ 1,458.53	\$ 1,458.53	\$ 1,458.53
All Platinum Plans Offered in Rating Area Through the Exchange	-	-	-	-	1	\$ 1,458.53	\$ 1,458.53	\$ 1,458.53

Gold Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 748.54	\$ 755.49	\$ 752.02	4	\$ 776.27	\$ 797.61	\$ 785.57
BlueChoice HealthPlan	1	\$ 759.12	\$ 759.12	\$ 759.12	4	\$ 777.84	\$ 793.08	\$ 785.36
Consumers' Choice Health Insurance Company	2	\$ 984.05	\$ 1,033.07	\$ 1,008.56	3	\$ 725.27	\$ 780.91	\$ 752.76
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	1	\$ 726.50	\$ 726.50	\$ 726.50
Time Insurance Company	-	-	-	-	1	\$ 1,276.20	\$ 1,276.20	\$ 1,276.20
All Gold Plans Offered in Rating Area Through the Exchange	5	\$ 748.54	\$ 1,033.07	\$ 856.05	13	\$ 725.27	\$ 1,276.20	\$ 811.13

Silver Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	4	\$ 630.19	\$ 680.26	\$ 651.95	8	\$ 631.26	\$ 717.65	\$ 675.72
BlueChoice HealthPlan	5	\$ 632.87	\$ 657.79	\$ 641.93	12	\$ 623.77	\$ 693.10	\$ 662.94
Consumers' Choice Health Insurance Company	3	\$ 817.31	\$ 856.73	\$ 833.85	6	\$ 614.65	\$ 682.73	\$ 648.47
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	2	\$ 612.09	\$ 630.45	\$ 621.27
Time Insurance Company	-	-	-	-	2	\$ 1,040.30	\$ 1,059.90	\$ 1,050.10
All Silver Plans Offered in Rating Area Through the Exchange	12	\$ 630.19	\$ 856.73	\$ 693.25	30	\$ 612.09	\$ 1,059.90	\$ 686.49

Bronze Plans	2014				2015			
Company Name	# Plans	Min. Premium	Max. Premium	Avg. Premium	# Plans	Min. Premium	Max. Premium	Avg. Premium
BlueCross BlueShield of South Carolina	2	\$ 562.37	\$ 570.82	\$ 566.60	5	\$ 586.12	\$ 608.55	\$ 592.63
BlueChoice HealthPlan	3	\$ 544.72	\$ 594.77	\$ 566.63	6	\$ 578.99	\$ 612.89	\$ 587.28
Consumers' Choice Health Insurance Company	2	\$ 657.28	\$ 682.16	\$ 669.72	3	\$ 467.37	\$ 492.90	\$ 480.90
Coventry Health Care of the Carolinas, Inc.	-	-	-	-	2	\$ 468.17	\$ 511.04	\$ 489.61
Time Insurance Company	-	-	-	-	2	\$ 873.47	\$ 904.36	\$ 888.92
All Bronze Plans Offered in Rating Area Through the Exchange	7	\$ 544.72	\$ 682.16	\$ 596.07	18	\$ 467.37	\$ 904.36	\$ 593.70

Notes:

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Time Insurance Company did not participate in the Federal Exchange in 2014.



Definitions and Additional Information

¹The **Health Insurance Marketplace**, also called the Federally-facilitated Marketplace or Exchange, is the name of the exchange that the federal government established in South Carolina for the individual market. Plans sold through the Marketplace may be eligible for federal subsidies depending on your income and number of dependents. Open enrollment will begin on November 15th for plans with coverage effective on or after January 1, 2015. For more information, please visit www.healthcare.gov or call 1 (800) 318-2596.

*Metal Levels of Coverage:

Plans are separated into categories, commonly referred to as the **Plan Metal Level**, based on the percentage the plan pays of the average overall cost of providing essential health benefits to members. The plan category you choose affects the total amount you'll likely spend for essential health benefits during the year. The percentages the plans will spend, on average, are listed in the chart below:

Plan Metal Level	Actuarial Value
Catastrophic	n/a
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

As an example, a Silver Plan with an actuarial value of 70% means that, on average, the consumer would pay 30% of the costs of all covered benefits through out of pocket cost sharing. Please note that this is an average of expected costs across a standard population, so any individual could be responsible for a higher or lower percentage of the total costs of covered services for the year, depending on their actual health care needs and the terms of their insurance policy.

Catastrophic Plans must meet all of the requirements applicable to the metal level plans, but coverage will be slightly less generous than the Bronze level plans. These plans are not required to cover benefits before the plan's deductible is met with one exception: they must cover three primary care visits per year regardless of whether or not the plan's deductible has been met. The monthly premium is generally lower than for the metal level plans, but the out-of-pocket costs for deductibles, copayments, and coinsurance are generally higher. Additionally, the federal government has limited enrollment in catastrophic plans. To qualify for a catastrophic plan, you must be under 30 years old OR get a "hardship exemption" from the Health Insurance Marketplace. Catastrophic plans are only available in the individual market.